

REMARKS

By this amendment, claims 1-34 are pending, in which claims 1, 3-4, 6, 8-9, 11, 13-14, 16, 18-19, 21, 23-24, 26, 28-30, and 32-34 are currently amended, and no claims are canceled, withdrawn, or newly presented. No new matter is introduced.

The Office Action mailed October 13, 2004 rejected claims 4, 9, 14, 19, 24, and 30 under 35 U.S.C. § 112, first paragraph, claims 1-2, 5-7, 10-12, 15-17, 20-22, 25-27, and 31-32 under 35 U.S.C. § 102(b) as anticipated by *Tabb et al.* (U.S. 5,787,416), claims 3, 8, 13, 18, 23, 28, and 33 under 35 U.S.C. § 103(a) as obvious over *Tabb et al.* in view of *Woloshin et al.* (U.S. Patent Application Publication No. US 2002/0026410), and claims 29 and 34 under 35 U.S.C. § 103(a) as obvious over *Tabb et al.* and *Woloshin et al.* and further in view of *Perell et al.* (U.S. Patent Application Publication No. US 2001/0047347). Applicant respectfully traverses the rejection of all pending claims, and requests reconsideration of the claims.

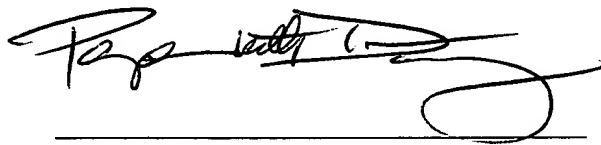
Applicant respectfully submits that the amendment to claims 4, 9, 14, 19, 24, and 30 renders the rejection under 35 U.S.C. § 112 moot, and thus the rejection should be withdrawn.

The rejections of claims 1-3, 5-8, 10-13, 15-18, 20-23, 25-29, and 31-34 are respectfully traversed because none of *Tabb et al.*, *Woloshin et al.*, nor *Perell et al.*, individually or in combination, teach or suggest the features of the claims. In particular, amended independent claims 1, 6, 11, 16, 21, 26, and 32 each recite determining whether an agent or sales representative has “enabled notification of account changes.” None of the applied references, singly or in any combination, teach or suggest this feature, much less generating an electronic mail message in response to “determining that the particular agent has enabled notification of account changes,” as recited, e.g., in claim 1. (*See*, e.g., specification, pars. 30-32 and 41, FIG. 3D and FIGs. 4A-4B)

Therefore, the present application, as amended, overcomes the objections and rejections of record and is in condition for allowance. Favorable consideration is respectfully requested. If any unresolved issues remain, it is respectfully requested that the Examiner telephone the undersigned attorney at (703) 425-8508 so that such issues may be resolved as expeditiously as possible.

Respectfully Submitted,

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